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**UNITED STATES BANKRUPTCY COURT**SOUTHERN DISTRICT OF MISSISSIPPI  
JACKSON DIVISION

In re: HEATHER MULLINS WILLIAMS

Case No.: 24-01335-JAW

Debtor(s)

**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Harold J. Barkley, Jr., chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. Section 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/07/2024.
- 2) The plan was confirmed on 08/07/2024.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C Section 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/12/2025, 06/12/2025.
- 5) The case was converted on 07/07/2025.
- 6) Number of months from filing or conversion to last payment: 8.
- 7) Number of months case was pending: 13.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: 18,180.00.
- 10) Amount of unsecured claims discharged without full payment: .00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor:	\$3,438.00
Less amount refunded to debtor:	\$ .00
<b>NET RECEIPTS:</b>	<b>\$3,438.00</b>

**Expenses of Administration:**

Attorney's Fees Paid Through The Plan:	\$889.13
Court Costs:	\$ .00
Trustee Expenses and Compensation:	\$343.80
Other:	\$ .00
<b>TOTAL EXPENSES OF ADMINISTRATION:</b>	<b>\$1,232.93</b>
Attorney fees paid and disclosed by debtor:	\$ .00

**Scheduled Creditors:**

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
ALLY CAPITAL	Secured	20,412.00	20,457.64	20,457.64	1,070.00	1,135.07
ALLY CAPITAL DEPARTMENT	Secured	NA	NA	NA	.00	.00
BLUE FROG LOANS	Unsecured	709.00	823.73	823.73	.00	.00
FIRST HERITAGE	Unsecured	7,415.00	7,259.08	7,259.08	.00	.00
GASTROINTESTINAL ASSOC	Unsecured	87.60	NA	NA	.00	.00
GENESIS FS CARD SERVICES	Unsecured	1,038.00	NA	NA	.00	.00
GENESIS FS CARD SERVICES	Unsecured	988.00	NA	NA	.00	.00
LAB CORP	Unsecured	127.00	NA	NA	.00	.00
LCA COLLECTIONS	Unsecured	NA	NA	NA	.00	.00
LVNV FUNDING, LLC	Unsecured	912.00	972.58	972.58	.00	.00
LVNV FUNDING, LLC	Unsecured	439.00	374.75	374.75	.00	.00
MAKWA FINANCE	Unsecured	3,300.00	NA	NA	.00	.00
MAKWA FINANCE	Unsecured	1,000.00	NA	NA	.00	.00

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MENDELSON LAW FIRM	Unsecured	535.50	NA	NA	.00	.00
MENDOTA INSURANCE CO	Unsecured	177.53	NA	NA	.00	.00
MERRICK BANK	Unsecured	1,378.00	1,256.43	1,256.43	.00	.00
MISSION PRIMARY CARE	Unsecured	155.73	NA	NA	.00	.00
MONEY MESSIAH	Unsecured	1,825.00	NA	NA	.00	.00
PURPOSE FINANCIAL INC.	Unsecured	920.00	1,028.50	1,028.50	.00	.00
QUANTUM3 GROUP LLC	Unsecured	.01	1,121.97	1,121.97	.00	.00
QUANTUM3 GROUP LLC	Unsecured	.01	1,063.16	1,063.16	.00	.00
RISE CREDIT	Unsecured	2,369.29	NA	NA	.00	.00
RIVER OAKS HOSP LLC DBA MERIT HE/	Unsecured	.01	1,477.20	1,477.20	.00	.00
SAFEWAY INSURANCE CO	Unsecured	38.57	NA	NA	.00	.00
SPOT LOAN CHECK CASHING	Unsecured	800.00	NA	NA	.00	.00
SPRING OAKS CAPITAL SPV, LLC	Unsecured	2,369.00	2,369.29	2,369.29	.00	.00
SPRING OAKS HOSPITAL	Unsecured	NA	NA	NA	.00	.00
THE FORD INSURANCE AGENCY	Unsecured	45.13	NA	NA	.00	.00
THE FORD INSURANCE AGENCY	Unsecured	177.53	NA	NA	.00	.00

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VICKSBURG HEALTHCARE DBA MERIT I	Unsecured	70.00	335.50	335.50	.00	.00

**Summary of Disbursements to Creditors:****Secured Payments:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Mortgage Ongoing:	.00	.00	.00
Mortgage Arrearage:	.00	.00	.00
Debt Secured by Vehicle:	20,457.64	1,070.00	1,135.07
All Other Secured:	.00	.00	.00
<b>TOTAL SECURED:</b>	<b>20,457.64</b>	<b>1,070.00</b>	<b>1,135.07</b>

**Priority Unsecured Payments:**

Domestic Support Arrearage:	.00	.00	.00
Domestic Support Ongoing:	.00	.00	.00
All Other Priority:	.00	.00	.00
<b>TOTAL PRIORITY:</b>	<b>.00</b>	<b>.00</b>	<b>.00</b>

**GENERAL UNSECURED PAYMENTS:**

18,082.19 .00 .00

**Disbursements:**

Expenses of Administration:	\$1,232.93
Disbursements to Creditors:	\$2,205.07

**TOTAL DISBURSEMENTS:**

\$3,438.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such other relief as may be just and proper.

Date: 07/28/2025By: /s/Harold J. Barkley, Jr.  
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. Section 1320.4(a)(2) applies.